



MESSAGE FROM THE PRESIDENT OF GSA FCU

Despite the nation's current troubled financial situation, GSA Federal Credit Union continues to prosper. Our focus on financial strength allows us to continue providing our members with high-quality service and competitive products. Our practice of avoiding high-risk activities such as subprime lending and our long-term strategy of maintaining a strong financial position have paid off.

These philosophies and our members' support and participation have built a 71 year old Credit Union that is known for providing great service. This success has also earned GSA FCU the highest safety and soundness rating given by the National Credit Union Administration. Be assured that your deposits are safe at GSA FCU and federally insured by the National Credit Union Administration. If you are concerned about the financial health and services provided at other financial institutions, we invite you to join GSA Federal Credit Union today by visiting our website <http://www.gsafcu.gsa.gov/>

Sincerely,

A handwritten signature in black ink, which appears to read "Jerome P. Malvin, Jr.". The signature is fluid and cursive, with a large loop at the end.

Jerome P. Malvin, Jr.
President/CEO